

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
FLAGSTAR BANK

In Re:

Margaret Ann Ruane,

Debtor.



Order Filed on May 25, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-14632 MBK

Adv. No.:

Hearing Date: 4/27/2022 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 25, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Margaret Ann Ruane

Case No: 20-14632 MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, FLAGSTAR BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 25 Keene Street, Whiting, NJ, 08759, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and MaryBeth Schroeder, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 16, 2022, Debtor is due for the payment due June 1, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2022, directly to Secured Creditor, Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

In re:
Margaret Ann Ruane
Debtor

Case No. 20-14632-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 25, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:

Recip ID	Recipient Name and Address
db	Margaret Ann Ruane, 25 Keene St, Whiting, NJ 08759-2340

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Flagstar Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John M. Kolesnik	on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com
Marisa Myers Cohen	on behalf of Creditor FLAGSTAR BANK FSB nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Flagstar Bank nj-ecfmail@mwc-law.com jhillier@mwc-law.com
MaryBeth Schroeder	on behalf of Debtor Margaret Ann Ruane marybeth@schroedermb-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: May 25, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 8